

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

KELLI E. BAKER

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:17-20097

Chapter 13

Document No.:

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**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 26, 2022

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecl@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/10/2017 and confirmed on 2/17/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		83,356.00
Less Refunds to Debtor	0.00	
<b>TOTAL AMOUNT OF PLAN FUND</b>	<b>_____</b>	<b>83,356.00</b>

Administrative Fees			
Filing Fee	0.00		
Notice Fee	0.00		
Attorney Fee	4,500.00		
Trustee Fee	3,839.07		
Court Ordered Automotive Insurance	0.00		
<b>TOTAL ADMINISTRATIVE FEES</b>	<b>_____</b>	<b>8,339.07</b>	

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FREEDOM MORTGAGE CORPORATION	0.00	58,572.64	0.00	58,572.64
	Acct: 1700				
	FREEDOM MORTGAGE CORPORATION	828.65	828.65	0.00	828.65
	Acct: 1700				
					59,401.29

Priority					
	BRYAN P KEENAN ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KELLI E. BAKER	0.00	0.00	0.00	0.00
	Acct:				
	BRYAN P KEENAN & ASSOCIATES PC	3,500.00	3,500.00	0.00	0.00
	Acct:				
	BRYAN P KEENAN ESQ	0.00	0.00	0.00	0.00
	Acct:				
	BRYAN P KEENAN & ASSOCIATES PC	1,000.00	1,000.00	0.00	0.00
	Acct:				
	VW CREDIT LEASING LTD	4,006.30	4,006.30	0.00	4,006.30
	Acct: 7728				
					4,006.30

Unsecured					
	NAVIENT PC TRUST	1,659.33	269.03	0.00	269.03
	Acct: 5282				
	NAVIENT CFC	0.00	0.00	0.00	0.00
	Acct: 4981				
	PORTFOLIO RECOVERY ASSOCIATES, LL	3,715.33	393.54	0.00	393.54
	Acct: 0902				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 1996				
	PORTFOLIO RECOVERY ASSOCIATES, LL	3,154.25	334.12	0.00	334.12
	Acct: 9576				
	DISCOVER BANK(*)	17,784.76	1,883.86	0.00	1,883.86
	Acct: 3723				
	NAVIENT SOLUTIONS INC	0.00	0.00	0.00	0.00

17-20097

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5064				
	SUNTRUST BANK**	22,750.25	2,409.83	0.00	2,409.83
	Acct: 3519				
	DEPARTMENT STORES NATIONAL BANK	640.76	67.88	0.00	67.88
	Acct: 8340				
	GLHEC & AFFILIATES: GLHEGC NELA US/	8,076.16	855.47	0.00	855.47
	Acct: 5282				
	NAVIENT PC TRUST	9,310.70	986.24	0.00	986.24
	Acct: 5282				
	NAVIENT PC TRUST	13,733.26	1,454.70	0.00	1,454.70
	Acct: 5282				
	NAVIENT PC TRUST	15,897.23	1,683.92	0.00	1,683.92
	Acct: 5282				
	NAVIENT PC TRUST	11,945.45	1,265.33	0.00	1,265.33
	Acct: 5282				
	DUQUESNE LIGHT COMPANY*	51.21	5.42	0.00	5.42
	Acct: 5282				
	GREAT LAKES HIGHER EDUCATION GUA	0.00	0.00	0.00	0.00
	Acct: 5282				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: XXXXPRAE				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
					11,609.34
TOTAL PAID TO CREDITORS					75,016.93
TOTAL CLAIMED					
PRIORITY	4,006.30				
SECURED	828.65				
UNSECURED	108,718.69				

Date: 01/26/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
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cmecf@chapter13trusteevdpa.com

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No Respondents.

Case No.:17-20097

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## ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:

Kelli E. Baker

Debtor

Case No. 17-20097-CMB

Chapter 13

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Jan 27, 2022

Form ID: pdf900

Total Noticed: 24

The following symbols are used throughout this certificate:

**Symbol****Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2022:****Recip ID****Recipient Name and Address**

- db + Kelli E. Baker, 43 E. Orchard Avenue, Pittsburgh, PA 15202-1250
- 15425862 + Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
- 14361297 + Navient Solutions, Inc. on behalf of, United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430
- 14347668 + StoneGate Mortgage, 4849 Greenville Ave, STE 800, Dallas, TX 75206-4130
- 14378114 + Stonegate Mortgage Corporation, P.O. Box 790309, Payment Processing Center, St. Louis, MD 63179-0309
- 14391269 + VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

**Recip ID****Notice Type: Email Address****Date/Time****Recipient Name and Address**

- cr + Email/PDF: pa\_dc\_claims@navient.com Jan 27 2022 23:36:59 Navient Solutions, LLC, 220 Lasley Ave, Wilkes-Barre, PA 18706-1430
- cr + Email/Text: ebnpeoples@grblaw.com Jan 27 2022 23:38:00 Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
- 14779183 Email/Text: GUARBKe-courtdocs@ascendiumeducation.org Jan 27 2022 23:38:00 GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961
- 14347663 + Email/PDF: AIS.cocard.ebn@aisinfo.com Jan 27 2022 23:36:19 Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
- 14347665 Email/PDF: Citi.BNC.Correspondence@citi.com Jan 27 2022 23:37:17 Citibank / Sears, Po Box 6282, Sioux Falls, SD 57117-6282
- 14347666 Email/Text: mrdiscen@discover.com Jan 27 2022 23:38:00 Discover Financial, Po Box 30943, Salt Lake City, UT 84130
- 14411393 Email/Text: bnc-quantum@quantum3group.com Jan 27 2022 23:38:00 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
- 14350815 Email/Text: mrdiscen@discover.com Jan 27 2022 23:38:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
- 14421975 + Email/Text: kburkley@bernsteinlaw.com Jan 27 2022 23:39:00 Duquesne Light Company, c/o Peter J. Ashcroft, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
- 14654278 Email/Text: bankruptcy@homepointfinancial.com Jan 27 2022 23:38:00 Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234
- 14347664 Email/PDF: ais.chase.ebn@aisinfo.com Jan 27 2022 23:37:09 Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850
- 14371674 Email/PDF: pa\_dc\_claims@navient.com Jan 27 2022 23:37:13 NAVIENT SOLUTIONS, INC, P.O. BOX 9640, WILKES-BARRE, PA 18773-9640
- 14347667 + Email/PDF: pa\_dc\_claims@navient.com

District/off: 0315-2

User: auto

Page 2 of 3

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14423165	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 27 2022 23:37:13	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
14367995	+ Email/PDF: rmscedi@recoverycorp.com	Jan 27 2022 23:37:15	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14353020	+ Email/Text: bankruptcy@bbandt.com	Jan 27 2022 23:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14347669	+ Email/Text: bankruptcy@lightstream.com	Jan 27 2022 23:39:00	SunTrust Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
14391269	+ Email/Text: VWBKN Notices@nationalbankruptcy.com	Jan 27 2022 23:38:00	Suntrust, 655 W Broadway Ste 1300, San Diego, CA 92101-8490
14347670	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 27 2022 23:37:03	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
			Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		FREEDOM MORTGAGE CORPORATION
cr		VW Credit Leasing, Ltd
14347662		Audi Financial, P.O. Box 3
cr	*P++	ASCENDIUM EDUCATION SOLUTIONS INC, 38 Buttonwood Court, MADISON, WI 53718, address filed with court;, GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison, WI 53708
cr	*P++	HOME POINT FINANCIAL CORPORATION, 11511 LUNA ROAD, 2ND AND 3RD FLOOR, FARMERS BRANCH TX 75234-6451, address filed with court;, Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 4 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2022 at the address(es) listed below:

Name Email Address

Brian Nicholas

on behalf of Creditor VW Credit Leasing Ltd bnicholas@kmillawgroup.com

Bryan P. Keenan

on behalf of Debtor Kelli E. Baker keenan662@gmail.com  
melindap662@gmail.com;keenan.bryant.r10644@notify.bestcase.com;ciennal662@gmail.com

District/off: 0315-2

User: auto

Page 3 of 3

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Charles Griffin Wohlrab

on behalf of Creditor Home Point Financial Corporation cwohlrab@raslg.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bersteinlaw.com  
ckutch@ecf.courtdrive.com;acarr@bersteinlaw.com

Ronda J. Winnecour

cmeecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

Sindi Mncina

on behalf of Creditor Home Point Financial Corporation smncina@rascrane.com

TOTAL: 8